

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: Lorenzo Sanchez Limones
706 Zola Road
Houston, TX 77076

CHAPTER 13
CASE NO. 18-33506-H1

DEBTOR

**NOTICE OF HEARING REGARDING (1) CONFIRMATION OF PROPOSED CHAPTER 13 PLAN,
(2) VALUATION OF COLLATERAL, (3) DISMISSAL OF CHAPTER 13 BANKRUPTCY CASE,
(4) CONVERSION OF CHAPTER 13 CASE, AND (5) ENTRY OF OTHER ORDERS CONCERNING
ADMINISTRATION OF CASE**

The United States Bankruptcy Court will conduct a hearing on whether (1) to confirm the debtor(s) proposed bankruptcy plan, (2) dismiss this case, (3) convert this case under chapter 7, and/or (4) to enter other orders concerning the administration of this case. The hearing will take place on September 25, 2018 at 10:00 am at U.S. Bankruptcy Court, 515 Rusk, Room 404, 4th Floor, Houston, TX 77002-0000.

Attached to this notice is a copy of the statistical cover sheet submitted by the debtor(s) with their proposed plan. This cover sheet serves as a summary of the plan. A complete copy of the proposed plan is available from clerk of the Court or the Debtor(s) Attorney. The Court may consider the current plan or a modified plan at the confirmation hearing.

If you object to confirmation of the plan, you must file your objection at least seven days before the confirmation hearing and serve a copy of the objection on the debtor, the debtor(s) counsel, the Chapter 13 Trustee, and parties requesting notice.

If the plan is not confirmed, the Court may consider whether to dismiss this chapter 13 case due to unreasonable delay that is prejudicial to creditors. The Court may also consider whether the case should be converted to a case under chapter 7 of the Bankruptcy Code.

The Court may also consider whether to enter other orders that are appropriate for administration of this case.

Dated: 07/25/2018

/s/ David G. Peake

DAVID G. PEAKE, TRUSTEE
ADMISSIONS ID NO. 15679500
9660 HILLCROFT, STE 430
HOUSTON, TX 77096
(713)283-5400

Debtor(s): **Lorenzo Sanchez Limones**

Case No:

Exhibit "A"

Plan Summary for Proposed Plan

Disposable Income and Plan Payments

(A) Projected Schedule "I" Income (From most recently filed Schedule I)	(B) Projected Schedule "J" Expenses (From most recently filed Schedule J)	(C) Projected Disposable Income (Column A minus Column B)	(D) Payment Amount to Trustee	(E) Beg. Month #*	(F) Ending Month #	(G) Payments for the Benefit of Creditors and for Reserves**		(H) Savings Fund*** Deposits Established Under Plan (Column D minus Column G)		(I) Total Monthly Trustee Payments (Column D multiplied by number of months paid)
						Per Month	Total	Per Month	Total	
\$0.00	\$0.00	\$0.00	\$775.00	1: 07/18	60: 06/23	\$775.00	\$46,500.00	\$0.00	\$0.00	\$46,500.00
Grand Total							\$46,500.00		\$0.00	\$46,500.00
Less Posted Chapter 13 Trustee Fee****							\$2,766.60			
Net Available							\$43,733.40			

* This is the month in which the first payment is due for this amount. The Debtor(s) must commence payments not later than 30 days after the petition date.

** Reserves are established under Paragraph 23 of the Plan.

*** Savings funds are funds established under Paragraph 22 of the Plan.

**** The Posted Chapter 13 Trustee Fee is based on the percentage listed on the Court's website.

Debtor(s): **Lorenzo Sanchez Limones**

Case No:

Projected Trustee Disbursements to Secured Creditors

Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
Ocwen Loan Servicing, Llc 706 Zola Road Treated under Plan Section: 8A						
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input checked="" type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim	\$6,500.00	0.00%	Pro-Rata	10	50	\$6,500.00
Monthly Payment	\$31,200.00	0.00%	\$568.00	1	60	\$34,080.00
Total Debt Claim						
Monthly Refinance Payment (¶ 8B)						
Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
Nevada West Financial 2010 Treated under Plan Section: 10	\$20,155.00					
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input checked="" type="checkbox"/> Retained (paid direct) <input type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
Monthly Payment						
Total Debt Claim						
Monthly Refinance Payment (¶ 8B)						
Total of Payments to Secured Creditors						\$40,580.00

* Amounts for Cure Claims, Monthly Payments, Total Debt Claims and Monthly Refinance Payments should be listed only if the box for "Retained (paid through Trustee)" is checked.

Projected Trustee Disbursements to Priority Creditors

Name of Holder / Nature of Priority (Taxes, Attorneys Fees, DSO, etc.)	Claim	Int. Rate	Monthly Payment Amount	Beg. Month #	End Month #	Total
Vasquez Law Group, PLLC Attorney Fees Treated under Plan Section: 6	\$1,500.00	0.00%	Pro-Rata	1	10	\$1,500.00
Total of Payments to Priority Creditors						\$1,500.00

Projected Trustee Reserve Funds

Reserve Fund Type (Ad Valorem Taxes, Insurance, HOA)	Total
Total of Reserve Funds	\$0.00

Debtor(s): **Lorenzo Sanchez Limones**

Case No:

SUMMARY

1	Total Payments to Trustee	\$46,500.00
2	Less Total Savings Fund Deposits	\$0.00
3	Net Trustee Payments (Line 1 minus line 2)	\$46,500.00
4	Less Posted Chapter 13 Trustee Fee	\$2,766.60
5	Less Total Payments by Trustee to Secured Creditors	\$40,580.00
6	Less Total Payments by Trustee to Priority Creditors (§§507(a)(1) - (a)(10))	\$1,500.00
7	Less Total Reserve Funds	\$0.00
8	Net Available for General Unsecured Creditors (Line 3 minus lines 4-7)	\$1,653.40

Unsecured Creditor Distribution Estimate

9	Estimated Total General Unsecured Claims	\$1,556.00
10	Forecast % Dividend on General Unsecured Claims (Line 8 divided by line 9)	100%

Best Interest of Creditors Test

11	Total Non-Exempt Property	\$0.00
12	Total Distributions to Administrative, Priority and General Unsecured Creditors (Line 4 plus line 6 plus line 8 plus any direct payments by Debtor(s) under the Plan in satisfaction of prepetition priority claims)	\$5,920.00

United States Bankruptcy Court
Southern District of TexasIn re:
Lorenzo Sanchez Limones
DebtorCase No. 18-33506-mi
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0541-4

User: dhan
Form ID: pdf012Page 1 of 1
Total Noticed: 10

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db
 10286037 +Lorenzo Sanchez Limones, 706 Zola Road, Houston, TX 77076-4827
 10286038 +Barrifinance, 4711 W 34th St, Houston, TX 77092-6601
 10286040 +CenterPoint Energy, Attn: Bankruptcy, PO Box 4981, Houston, TX 77210-4981
 10286044 +Convergent Outsourcing, Inc, PO Box 9004, Renton, WA 98057-9004
 10286046 +Nevada West Financial, 7625 Dean Martin Dr Ste, Las Vegas, NV 89139-5975
 10286047 +Oportun, 1600 Seaport Blvd, Suite 250, Redwood City, CA 94063-5617
 10286047 +Vasquez Law Group, PLLC, 701 N. Post Oak Dr., Ste 655, Houston, TX 77024-3885

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10286039 E-mail/Text: cio.bncmail@irs.gov Jul 25 2018 21:16:05 Centralized Insolvency Operation,
 Post Office Box 7346, Philadelphia, PA 19101-7346
 10286041 +E-mail/Text: bknotice@ercbpo.com Jul 25 2018 21:17:10 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 10286045 +Fax: 407-737-5634 Jul 25 2018 21:56:47 Ocwen Loan Servicing, Llc,
 Attn: Research/Bankruptcy, 1661 Worthington Road, Suite 100,
 West Palm Beach, FL 33409-6493

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 10290978* DEUTSCHE BANK TRUST COMPANY AMERICAS FORMERLY KNOW
 10286042* INTERNAL REVENUE SERVICE, P O Box 7346, Philadelphia PA 19101-7346
 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P.O. Box 21126,
 Philadelphia, PA 19114)
 10286043* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, 1919 Smith St., Stop 5022 HOU,
 Houston, TX 77002)

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

Cristina Platon Camarata on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS FORMERLY
 KNOWN AS BANKERS TRUST COMPANY, AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIES CORPORATION, HOME
 EQUITY MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERI cristina.camarata@tx.cslegal.com,
 bkdept@tx.cslegal.com
 David G Peake court@peakechl3trustee.com
 Regina Marie Vasquez on behalf of Debtor Lorenzo Sanchez Limones houstoncourtign@gmail.com,
 ecf.regina.sanchez@gmail.com
 US Trustee USTPRegion07.HU.ECF@USDJOJ.GOV

TOTAL: 4